

005207 82595360

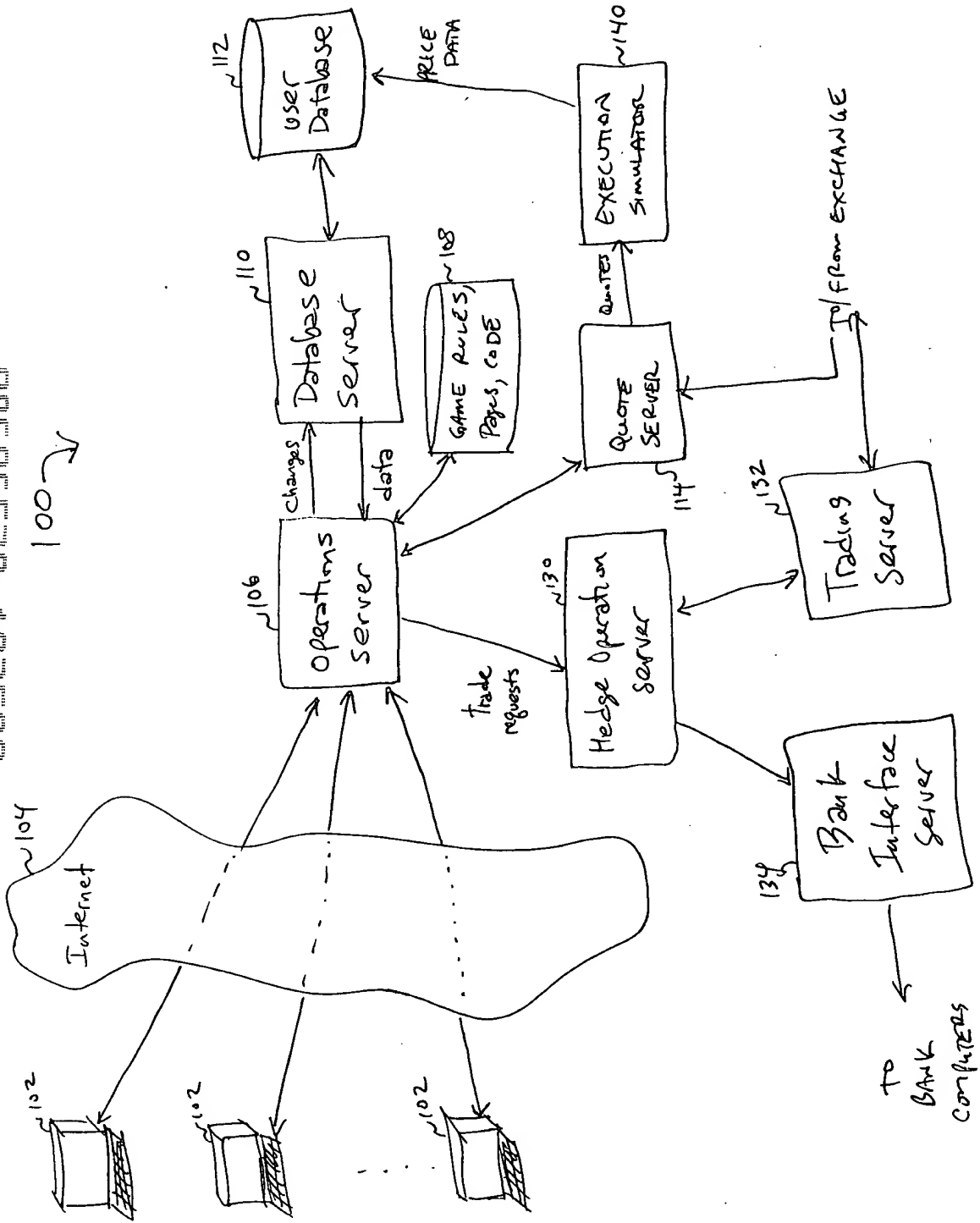


FIG. 1

USER INFO

| USER ID | NAME | ADDRESS | Current Plan | ... |
|---------|------------|---------|--------------|-----|
| FRED3 | Fred Meyer | ... | Plan 23 | |
| JANE K | Jane Kolb | ... | Plan 18 | |
| : | : | : | : | : |
| : | : | : | : | : |
| : | : | : | : | : |

112

200

USER TRANSACTIONS

| USER ID | DATE | TIME | DIRECTION | AMOUNT | SECURITY | PRICE | ... |
|---------|--------|---------|-----------|--------|-----------|-------|-----|
| JANE K | 9/6/00 | 11:00am | BUY | 300 | XYZ/cusp | 25.00 | |
| JANE K | 9/7/00 | 11:05am | SELL | 100 | ABC/cusp | ? | |
| FRED3 | 9/7/00 | 1:04pm | BUY | 200 | XOOX/cusp | ? | |
| : | : | : | : | : | : | : | : |
| : | : | : | : | : | : | : | : |
| : | : | : | : | : | : | : | : |

200

210

220

220

005201" 8E595960

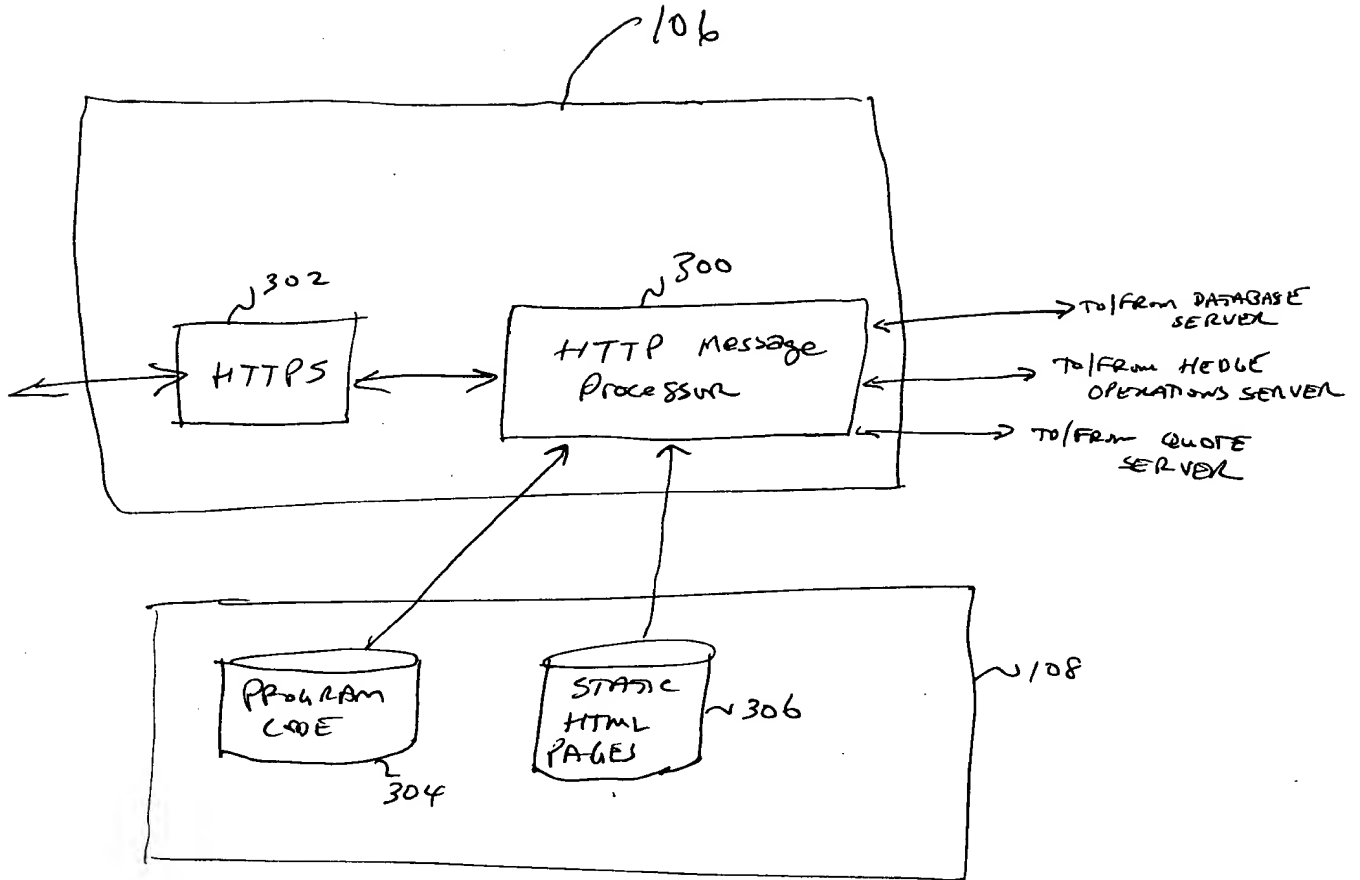


Fig. 3

```
graph TD
    Start([START]) --> Setup[Setup Accounts  
for Enrolled Participants]
    Setup --> Accept[ACCEPT TRANSACTIONS  
FROM PARTICIPANTS]
    Accept --> Determine[DETERMINE CONDITIONS  
FOR A TRANSACTION]
    Determine --> Execute[EXECUTE HEDGING  
TRADE, IF NEEDED]
    Execute --> EndPeriod{END  
OF PROGRAM  
PERIOD  
?}
    EndPeriod -- N --> Accept
    EndPeriod -- Y --> Calculate[CALCULATE PAYOUTS  
TO USERS]
    Calculate --> Pay[PAY USERS]
    Pay --> End([END PROGRAM])
```

F16.4

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| | | |
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Fig. 5
09090538 102500